

We make sure the money doesn't stop when an illness or injury stops you



With a bit of luck you'll always be fit and healthy, but the reality is you have a 33% chance of being off work for at least three months before the age of 65¹. CIGNA Income Protection means that, if this happens to you, you'll still have money to put towards paying the bills, having food on the table and helping to maintain the standard of living you're used to.

Receive monthly payments for up to two years, with CIGNA Income Protection

Income Protection is ideal if you're self-employed, are paying off a mortgage, or your household depends on a single income. As long as you're in paid employment for a minimum of 25 hours per week, you could receive up to \$2,500 per month for up to 24 months. Your entitlement will begin after you have been unable to work for 30 consecutive days. It will allow you to concentrate on getting well, with less worry about how you'll provide for yourself or your family. Even better, the amount is paid out in full regardless of whether you make an ACC claim as well.

Get the cover that's right for you

CIGNA Income Protection provides a minimum of \$500 cover per month and increases in \$100 increments, to a maximum level determined by your occupation and salary. Because your cover is pre-determined you'll know exactly how much you'll receive. And, as payouts are monthly, you may find it easier to budget.

	Annual salary	Maximum cover level available
Occupational Group 1: Office based, clerical workers, teachers, shop assistants, sales people and supervisors	Up to \$40,000	\$2,000 per month
	\$40,001 or over	\$2,500 per month
Occupational Group 2: Manual workers, labourers and self employed	n/a	\$1,500 per month

ACC can't always help

40% of disabilities are due to a disease or illness that is not covered by ACC². This means, if you're off work from illness, whether it's a heart attack, stroke or various forms of cancer, you may not receive any financial support from ACC. Even if you are injured and covered by ACC, you'll only receive up to 80% of your usual income³ which could leave you struggling to make ends meet.

Your premium is mainly affected by your age, gender and cover level, and you can take out a policy at any time between the ages of 18 – 60. If you are aged between 18 and 44 years, premiums are fixed. From age 45 they are reviewed annually until the age of 65, when cover ceases. If you are unsure about your occupation group, or to confirm your maximum cover, call us on 0800 888 420 for a chat.

There's no risk

If you take out a CIGNA Income Protection policy and decide it's not for you, just let us know within 30 days. We'll refund any premiums that you've already paid, no questions asked.

² New Zealand Health Information Service, 2001, Mortality and Demographic Data, 1998
³ <http://www.covered.acc.co.nz>

Apply now and then relax knowing you're covered

To apply for CIGNA Income Protection for you and/or your partner just call **0800 888 420** today.



It's nice to know

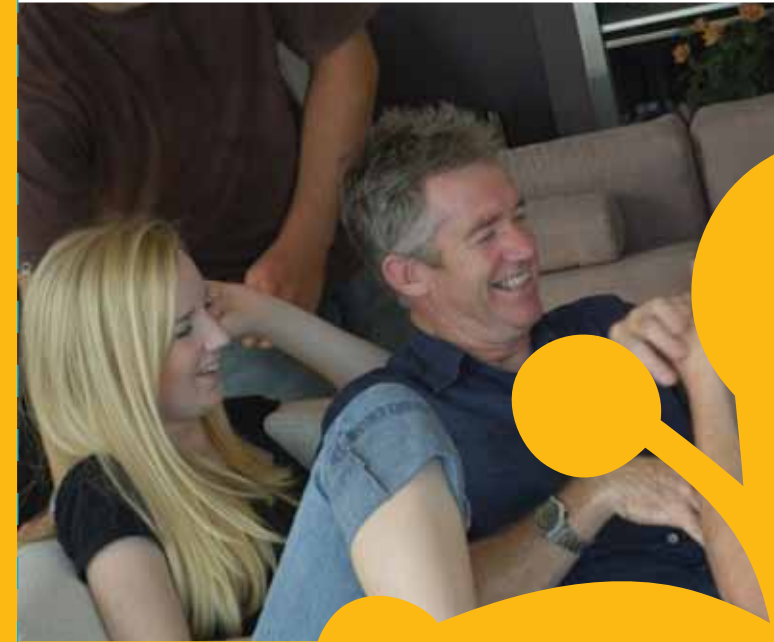
CIGNA traces its history in New Zealand back over 85 years and already protects more than 275,000 Kiwis. We are owned by a Fortune 500 company, so you can feel safe in the knowledge that we'll take care of you, now and in the future.



If there is anything more you'd like to know about CIGNA Income Protection, please call us on **0800 888 420**.

While CIGNA Income Protection does offer extensive cover, there are some necessary exclusions. For example, CIGNA will not pay a monthly benefit if you are unable to work as a direct or indirect result of any disorders related to fatigue including but not limited to Chronic Fatigue Syndrome. You'll find a comprehensive list of the exclusions in the policy document.

CIGNA Income Protection is underwritten by CIGNA Life Insurance New Zealand Limited. A full copy of the terms, conditions and exclusions is in the policy wording, which is available on request.



Take the time you need to recover, with CIGNA Income Protection

¹ The Dominion Post – Tuesday, March 28th 2006 pg C2